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EXAMINER	
ZECHER, MICHAEL R	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/009,096	PICKERING, RICHARD E.	
	Examiner	Art Unit	
	Michael R. Zecher	3609	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☐ Responsive to communication(s) filed on *24 June 2002*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-62* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-62* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *24 June 2002* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☒ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1. The following is a non-final, first Office action on the merits. Claims 1-62 are pending.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. **Claim 19** is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 19 recites "...receiving transaction data stored in the user transaction recording device from a processing entity that receives transaction data from the user transaction recording device." It is unclear how the processing entity correlates with the both the user transaction recording device and the step of electronically receiving recited in claim 18. Clarification is required. For examination purposes, examiner has construed claim 19 as containing equivalent limitations to claim 18.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. **Claims 1-9, 11-14, 20, 22-38, 44, & 46-48, and 50** are rejected under 35 U.S.C. 102(b) as being anticipated by Chancey et al. (U.S. 5,842,185).

As per claim 1, Chancey et al. teaches a method for automatically tracking financial activity for an end user (See abstract), comprising:

electronically receiving transaction data from at least one transaction data source, the transaction data associated with an account of an end user (See figure 3, #30 & #32 which illustrates receiving and processing account transactions); and

automatically sorting the transaction data into categories based on identifier information in or associated with the transaction data (See figure 3 and column 2, lines 20-36, which illustrate and discuss assigning a transaction to a recognized category based on category codes).

As per claim 2, Chancey et al. teaches generating a report for an end user based on the categories of transactions and making the report electronically accessible to the end user (See figure 4, which illustrates an electronic financial statement accessible to the account holder).

As per claim 3, Chancey et al. teaches wherein the step of electronically receiving comprises receiving transaction data from a plurality of transaction data sources (See figure 2, which illustrates receiving transaction data from a plurality of payees).

As per claim 4, Chancey et al. teaches the end user identifying the transaction data sources from which to receive transaction data for that end user (See column 4, lines 1-5, which discusses how the user enters information for new parties for inclusion in the register).

As per claim 5, Chancey et al. teaches generating a report based upon transaction data from multiple accounts of an end user (See column 3, lines 63-67, and column 5, lines 47-55, which discusses how the system and method for automatically tracking financial transactions may be used not only for credit card accounts, but in correlation with other equivalent accounts; and how the financial program generates reports).

As per claim 6, Chancey et al. teaches notifying an end user when a transaction has not been automatically sorted in order to allow the end user to manually sort it (See column 4, lines 35-53, which discusses verifying if a transaction is correct using a checksum--if there is a difference the user is alerted; and, furthermore, a user may manually enter a transaction if it has not been processed).

As per claim 7, Chancey et al. teaches wherein the step of notifying comprises notifying an end user with a message, and further allowing the end user to edit the information in the message to include category information to enable the transaction to be sorted according to information provided by the end user (See column 5, lines 15-23, which discusses prompting a user to select a recognized or unrecognized category in order to assign the transaction to a category).

As per claim 8, Chancey et al. teaches wherein the step of electronically receiving further comprises electronically receiving financial statement data for an end user including deposit transactions into an account of an end user (See column 3, lines 32-37, which discusses how a financial transaction is not limited to purchases, but includes credits).

As per claim 9, Chancey et al. teaches wherein the step of electronically receiving further comprises electronically receiving financial statement data for an end user including withdrawals from an account of an end user (See column 3, lines 32-37 and column 4, lines 19-21, which discusses how a financial transaction is not limited to purchases, but includes payments, cash advance charges, and other related statement information).

As per claim 11, Chancey et al. teaches the steps of detecting when transaction data received from two or more transaction data sources references the same data items for an end user so as not to double count the same transaction data (See claims 18 & 19, which discusses verifying a transaction using a checksum in order to determine if it has been altered since its creation).

As per claim 12, Chancey et al. teaches wherein transaction data referencing the same data item is entered only once into a user report (See column 4, lines 42-53, which discusses double checking to see if all transactions have been processed, both electronically and manually).

As per claim 13 & 14, Chancey et al. teaches wherein the step of automatically sorting is based upon merchant type identifier information or item type identifier information included in or associated with the transaction data for a transaction (See column 4, line 64, through column 5, line 12, which discusses determining a merchant category code and associates the code with a recognized category, such as "dining").

As per claim 20, Chancey et al. teaches

identifying a target merchant where a particular end user has made transactions (See column 4, line 64, through column 5, line 12, which discusses identifying a merchant according to a merchant category code associated with a transaction);

providing information to the particular end user that lists categories for products or services (See figure 2, and column 3, lines 63-67, which illustrates and discusses reports generated by the financial program detailing income and expenses);

receiving data from the particular end user indicating amounts in the categories of expenditures made at the target merchant (See figure 2 and column 5, lines 23-41, which illustrates and discusses how a user can check and change categories, payees or the like; and, furthermore, how a user can add memos);

sorting the data for the particular end user into appropriate categories (See figure 2 and column 3, line 63, through column 4, line 5, which illustrates and discusses specified user reports).

As per claim 22, Chancey et al. teaches wherein the step of electronically receiving comprise receiving transaction data associated with transactions made with a category-coded check, wherein the identifier information in the transaction data for the category-coded check comprises a category code (See column 1, lines 24-29, which discuss an electronic checkbook where users can track financial transactions by assigning each check to an appropriate category).

As per claim 23, Chancey et al. teaches the step of automatically sorting comprises sorting transaction data corresponding to a transaction made with a category-coded check using the category code in the transaction data for the category-

coded check (See column 1, lines 24-29, which discusses how users can track financial transactions by assigning each check to an appropriate category; and furthermore, how the program can generate reports to determine the amounts in each category).

As per claim 24, Chancey et al. teaches wherein the step of electronically receiving comprises receiving transaction data from a user transaction recording device either directly from the user transaction recording device or from a processing entity that receives transaction data from the user transaction recording device (See figure 1, and figure 3, #36 & #38 which illustrate using existing transaction information, recorded on a conventional computer system, to process a credit card transaction).

As per claim 25, Chancey et al. teaches an account service provider that tracks financial activity for a plurality of end users capable of communicating with the account service provider, comprising:

a communication interface suitable for connecting with end user sites via a communication network and with at least one transaction data source (See figure 1, which illustrates a conventional computer system attached to a modem used to communicate with a remote source);

computing equipment coupled to the communication interface that electronically receives transaction data associated with at least one account of an end user from at least one transaction data source (See figure 1, which illustrates a conventional computer system attached to modem used to communicate with a remote source) and automatically sorts the transaction data into categories based on identifier information in or associated with the transaction data (See figure 3 and column 2, lines 20-36, which

illustrate and discuss assigning a transaction to a recognized category based on category codes); and

a data storage coupled to the computing equipment to store transaction data for each of the plurality of end users (See figure 1, #12 & #18, which illustrates a disk drive and a floppy disk).

Claims 26-33 & 35-38 recite equivalent limitations to claims 2-9 & 11-14, respectively, and are therefore rejected using the same art and rationale set forth above.

Claims 44, 46, & 47 recite equivalent limitations to claims 20, 22-23, & 24, respectively, and are therefore rejected using the same art and rationale set forth above.

As per claim 48, Chancey et al. teaches wherein the computing equipment generates user reports for a plurality of end users (See column 3, lines 63, through column 4, line 5, which discusses generating category information into user specified reports).

As per claim 50, Chancey et al. teaches wherein the computing equipment provides information to an end user with respect to category-specific spending of an end user (See column 3, lines 63, through column 4, line 5, which discusses generating reports detailing income and expenses, such as entertainment, savings and the like).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

7. **Claims 10, 15-19, 21, 34, 39-43, 45, and 49** rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. (U.S. 5,842,185), in view of Northington et al. (U.S. 6,128,602).

As per claim 10, Chancey et al. teaches a method for automatically tracking financial activity for an end user (See abstract).

However, Chancey et al. does not expressly disclose determining when a charge card transaction made by an end user has been reimbursed by detecting in the transaction data for an end user a corresponding deposit or credit into an account for that end user.

Northington et al. discloses an open-architecture system for consolidating financial information, including management and reporting (See column 2, lines 54-58, which discuss the ability to administer and control the real time financial transaction capabilities of an individual account).

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al. expressly discloses a reimbursement function through a transaction management interface (See column 3, lines 20-33, which discusses tracking all transactions, including a reimbursement function through a transaction management interface). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to include tracking transaction data to determine if a

reimbursement has occurred as taught by Northington et al. in order to account for reimbursements in accurately reporting a user's financial transactions.

As per claim 15, Chancey et al. teaches a method for automatically tracking financial activity for an end user wherein the step of electronically receiving comprises receiving transaction data for a multi-item transaction conducted by an end user at a merchant (See figure 3, #30 & #32 which illustrates receiving and processing account transactions).

However, Chancey et al. does not expressly disclose wherein the step of automatically sorting is based upon item type identifier information included in the transaction data for the multi-item transaction.

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al. expressly discloses automatically sorting transaction data fields according to purchase identifiers (See column 15, lines 50-67, which discuss sorting financial transaction data into transaction data fields, including purchase identifiers). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to include automatically sorting financial transaction data in a multi-item transaction into item type identifier information such as purchase identifiers as taught by Northington et al. in order to enable real-time consolidation, monitoring, and control of an individual's financial transactions (See column 2, lines 23-26, which discuss the need for a system that enables easy, real-time consolidation, monitoring and control of an

entity's financial transactions as performed by various independent computerized systems).

As per claim 16, Chancey et al. does not expressly disclose the steps of determining whether transaction data for a multi-item transaction has been previously processed as a single transaction by locating a transaction record that matches the multi-item transaction, and if so, replacing transaction information for the single transaction with transaction information for the multi-item transaction.

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al. expressly discloses automatically matching and reconciling two financial transactions (See column 14, lines 11-24, which discusses automatically matching and reconciling two entries upon accessing an account stored by the system). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to allow for reconciling of transaction data as taught by Northington et al. in order to enable real-time consolidation, monitoring, and control of an individual's financial transactions (See column 2, lines 23-26, which discuss the need for a system that enables easy, real-time consolidation, monitoring and control of an entity's financial transactions as performed by various independent computerized systems).

As per claim 17, Chancey et al. does not expressly disclose receiving off-line transaction data associated with a transaction of an end user.

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al.

expressly discloses allowing a user to export data set reports from the system for off-lines use (See column 11, lines 11-15, which discusses exporting report data sets from the system for local storage and off-line use). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to allow the automated financial tracking system to import and export off-line transaction data as taught by Northington et al. in order to allow the financial tracking system to receive transaction data at all times.

As per claims 18 & 19, Chancey et al. does not expressly disclose receiving transaction data stored in a user transaction recording device and relating to transactions made by an end user.

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al. expressly discloses how a remote recording device can communicate with the system, including exporting data set reports from the system for local storage and off-line use (See column 11, lines 11-15, which discusses how remotes PCs and other client site terminals can export report data sets from the system for local storage and off-line use). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to allow the automated financial tracking system to import and export transaction data stored in a user recording device as taught by Northington et al. in order to efficiently and accurately manage a user's financial transactions.

As per claim 21, Chancey et al. does not expressly disclose requesting authorization from the particular end user to seek permission to receive detailed transaction data from the target merchant for transactions made by the particular end user at the target merchant.

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al. expressly discloses allowing end users to set up individual accounts, including defining authorizations to perform certain types of transactions (See column 9, line 58-61, which discusses allowing program administrators to set up individual accounts, including defined authorizations to perform certain types of transactions). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to request authorization from end user to receive transaction data from a target merchant as taught by Northington et al. in order to accurately manage a user's financial transactions.

Claim 34 recites equivalent limitations to claim 10 and is therefore rejected using the same art and rationale set forth above.

Claims 39-43 & 45 recite equivalent limitations to claims 15-19 & 21, respectively, and are therefore rejected using the same art and rationale set forth above.

As per claim 49, Chancey et al. does not expressly disclose wherein the computing equipment generates average spending and or saving information for one or more categories across a plurality of end users.

Both Chancey et al. and Northington et al. disclose systems for automatically consolidating financial transactions of an individual account. Northington et al. expressly discloses generating reports on account spending (See column 16, lines 50-51, and column 17, lines 6-7, which discusses how reports generated by the report generator may include account spending). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to include average spending reports for categories across account-holders as taught by Northington et al. in order to provide a summary of account activities.

Claims 51, 54-55, 58-59, & 62 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. (U.S. 5,842,185), in view of Moran (U.S. 6,430,542).

As per claim 51, Chancey et al. teaches a method for automatically tracking financial activity for an end user.

However, Chancey et al. does not expressly disclose wherein the computing equipment provides suggestions to an end user to reduce spending in a category when it is determined that spending in that category for that end user is greater than a reference budge amount.

Moran discloses a financial planning and advice system that includes among other things a user friendly interface; unique grouping capabilities; a Strategizer; and a Data Wrapper representative of real world grouping assets, liabilities, income and expenses (See column 3, lines 62, through column 4, line 1, which discusses a financial planning and advising system that includes numerous innovative and coordinated features).

Both Chancey et al. and Moran disclose computer-implemented systems that track financial transactions. Moran expressly discloses an analysis window that contains suggestions from a financial advisor (See column 33, line 63, through column 34, line 13, which discusses how the Constructor/Analysis window allows financial advisors to display suggestions). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to provide suggestions correlating to spending habits and a reference budget as taught by Moran in order to improve financial advising by personalizing a plan's contents to each client's unique situation and preferences (See column 2, lines 33-37, which discuss a need for an improved financial planning and advising system where an advisor may personalize a plan's content to each client's unique situation and preferences).

As per claim 54, Chancey et al. does not expressly disclose comparing financial information of end user based on a variety of factors, including one or more of income brackets, spending brackets, geographic location and demographics.

Both Chancey et al. and Moran disclose computer-implemented systems that track financial transactions. Moran expressly discloses comparing financial information of more than one participant using demographic data (See claim 3 which discusses economic group data comprising of demographic data pertaining to more than one member). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to compare financial information using demographics as taught by Moran in order to improve financial advising by providing a user with comparison/contrast information.

As per claim 55, Chancey et al. does not expressly disclose displaying information to an end user that illustrates comparison of financial activity of that end user compared to other end users having one or more comparable factors.

Both Chancey et al. and Moran disclose computer-implemented systems that track financial transactions. Moran expressly discloses comparing demographic financial data of a plurality of members (See claim 4 which discusses a financial planning system wherein the economic group comprises a plurality of members and the demographic data includes relationship data between any two members). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to display financial information illustrating a comparison of one or more participants as taught by Moran in to improve financial advising by providing a user with comparison/contrast information.

As per claims 58 & 59, Chancey et al. does not expressly disclose generating a reference budget for end users based on one or more comparable factors, including similar income brackets and for end users that save money at similar rates.

Both Chancey et al. and Moran disclose computer-implemented systems that track financial transactions. Moran expressly discloses a Strategizer that establishes scenarios for budgeting and future planning (See column 29, lines 41-43, which discusses a Strategizer suitable for establishing various mock "what if" scenarios for budgeting and future planning). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Chancey et al. to generate a reference budget based on comparable factors as taught by Moran in order to improve

financial advising by personalizing a plans contents to each client's unique situation and preferences (See column 2, lines 33-37, which discuss a need for an improved financial planning and advising system where an advisor may personalize a plan's content to each client's unique situation and preferences).

Claim 62 recites equivalent limitations to claim 58 and is therefore rejected using the same art and rationale set forth above.

8. **Claims 52-53 & 61** are rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. (U.S. 5,842,185), and further in view of Official Notice.

As per claim 52, Chancey et al. teaches a method for automatically tracking financial activity for an end user.

However, Chancey et al. does not expressly disclose wherein the computing device provides a link to a web site of one or more vendors selected by the computing device that provide assistance to the end user to alter spending in that category.

The Examiner takes Official Notice that it is old and well known in the art to include links to web sites in order to provide financial assistance in altering spending habits. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Chancey et al. to include links to web sites that provide assistance for a user to alter spending habits in order to provide a user with sufficient information to rectify their excessive spending.

As per claim 53, Chancey et al. does not expressly disclose providing names of one or more category specific vendors to an end user based upon comparison of that

end user's spending habits in a category with respect to spending habits across a plurality of end user in the same category.

The Examiner takes Official Notice that it is old and well known in the art to provide a list of alternative vendors to a participant when habitually tracking the financial transactions of the participant and others. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Chancey et al. to include names of category specific vendors based on a comparison of spending habits between numerous participants in order to provide financial planning and advice.

As per claim 61, Chancey et al. does not expressly disclose detecting when an end user is saving a relatively high amount of money and displays to the end user information for opportunities to spend money.

The Examiner takes Official Notice that it is old and well known in the art to detect when a participant is savings a large amount of money and providing information about opportunities to spend money. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Chancey et al. to detect when a participant is saving large amounts of money and provide information to invest or spend money in order to promote conscious investment and/or efficient use of surplus revenue.

9. **Claims 56 & 57** is rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. (U.S. 5,842,185), and in view of Moran (U.S. 6,430,542) as applied to claim 54, and further in view of Official Notice.

As per claim 56, the Chancey et al. and Moran combination discloses the structural elements of the claimed invention, but fails to disclose requesting permission from an end user determined to have relatively good spending habits in a particular category to share spending tips of that end user with other end users.

The Examiner takes Official Notice that it is old and well known in the art to request permission and recommend the good spending habits of a consumer/participant. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Chancey et al. and Moran combination to include requesting the permission of a participant with good spending habits to share his/her habits with other participants in order to provide the best financial planning and advice possible.

As per claim 57, Chancey et al. and Moran combination does not expressly disclose displaying a message to a first end user providing spending tips of a second end user determined to have relatively good spending habits in a particular category for end users having one or more comparable factors.

The Examiner takes Official Notice that it is old and well known in the art to display a message to a participant providing recommended spending tips of another participant determined to have good spending habits in a particular category. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Chancey et al. and Moran combination to include relaying spending tips of a participant determined to have good spending habits in a particular category in order to provide the best financial planning and advice possible.

10. **Claim 60** is rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. (U.S. 5,842,185), and in view of Northington et al. (U.S. 6,128,602) as applied to claim 49, and further in view of Official Notice.

The Chancey et al. and Northington et al. combination discloses the structural elements of the claimed invention, but fails to disclose generating a grade or score for end users based on how they compare to other end users in one or more categories.

The Examiner takes Official Notice that it is old and well known in the art to generate grades or scores within specified categories for participants based on other participants. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Chancey et al. and Northington et al. combination to include a grade or score based on a comparison between participants in order to notify participants of how their spending habits compare with other participants within the same category(s).

Conclusion

11. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Belcsak et al. (U.S. 2005/0182709) discloses an automated financial scenario modeling and analysis tool having an intelligent graphical user interface.

Belcsak et al. (U.S. 6,957,191) discloses an automated financial scenario modeling and analysis tool having an intelligent graphical user interface.

Lyons et al. (U.S. 5,189,608) discloses a method and apparatus for storing and generating financial information employing a user specified input and output formats.

Myers et al. (U.S. 2003/0014380) discloses a transaction/object accounting method and system.

Black (U.S. 7,177,172) discloses methods and systems for managing financial accounts.

Behrenbrinker et al. (U.S. 7,092,905) discloses systems and methods for the processing of financial transactions.

Northington et al. (U.S. 2004/0205011) discloses an open-architecture system for real-time consolidation of information from multiple financial systems.

Anderson et al. (U.S. 2004/0158524) discloses a financial information access system.

Taskett (U.S. 6,115,458) discloses a method and apparatus for summaries of prepaid instrument transaction activity.

Beach et al. (U.S. 5,924,077) discloses a computer based system for monitoring and processing data collected at the point of sale of goods and services.

Bissonette et al. (U.S. 6,343,279) discloses a system integrating credit card transactions into a financial management system.

Yen et al. (U.S. 7,072,948) discloses an information retrieval system using an internet multiplexer to focus user selection.

Jones et al. (U.S. 6,021,397) discloses a financial advisory system.

Segal et al. (U.S. 7,165,042) discloses an interactive internet analysis method.

Atkins (U.S. 5,911,136) discloses a system for prioritized operation of a personal financial account comprising liabilities and investment assets.

Atkins (U.S. 5,644,727) discloses a system for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael R. Zecher whose telephone number is 571-270-3032. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Lynda Jasmin can be reached on 571-270-3033. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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